FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person*

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

2. Issuer Name **and** Ticker or Trading Symbol

OWR APPRO	JVAL				
OMB Number:	3235-0287				
Estimated average burd	en				
hours per response:	0.5				

5. Relationship of Reporting Person(s) to Issuer (Check all applicable)

Common Stock** Outle Common Stock**	FAIRBANK RICHARD D		PITAL ONE F	FINA	<u>NCI</u>	AL CORE	(Check					
Common Stock	(Last) (First) (Middle)	1		-ti () (tl- /F	2	X	below) below)				
Marcian Va 22102				ction (M	onth/L	Day/Year)						
Table 1 - Non-Derivative Securities According for the Securities Accordi		4. If A	mendment, Date of	Original	Filed	(Month/Day/Y	Line)					
1. Title of Security (Instr. 3) 2. Transaction (Meenthouyren) (Welchibolynen) (Meenthouyren) (Meenthouyren) (Welchibolynen) (New January (Meenthouyren) (New January (Meenthouyren)) (New January (Meenthouyre	(City) (State) (Zip)											
Common Stock	Table I - Nor	n-Derivative \$	Securities Acq	uired,	Dis	oosed of, o	or Ben	eficially	Owned			
Common Stock Comm	1. Title of Security (Instr. 3)	Date	Execution Date, if any	Transaction Code (Instr.		Disposed Of			Securities Beneficially	Form: Direct (D) or Indirect	of Indirect Beneficial	
Common Stock ⁽¹⁾				Code	v	Amount	(A) or (D)	Price	Transaction(s)			
Common Stock(1)	Common Stock ⁽¹⁾⁽²⁾	04/16/2008		S		500	D	\$46.36	2,459,669	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.37	2,459,569	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		200	D	\$46.38	2,459,369	D		
Common Stock	Common Stock ⁽¹⁾	04/16/2008		S		100	0 D \$		2,459,269	D		
Common Stock	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.41	2,459,169	D		
Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ O4/16/2008 S S D0 S46.51 Z,458,669 D Common Stock ⁽¹⁾ O4/16/2008 S S D0 Common Stock ⁽¹⁾ O4/16/2008 S D0	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.42	2,459,069	D		
Common Stock ⁽¹⁾	Common Stock ⁽¹⁾	04/16/2008		S		200	D	\$46.46	2,458,869	D		
Common Stock ⁽¹⁾	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.47	2,458,769	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.5	2,458,669	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.51	2,458,569	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.53	2,458,469	D		
Common Stock(1)	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.55	2,458,369	D		
Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.59 2,457,969 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.6 2,457,669 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.64 2,457,769 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.66 2,457,669 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.78 2,456,669 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.88 2,456,669 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,669 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,669 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,669 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.56	2,458,269	D		
Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.6 2,457,869 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.64 2,457,769 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.66 2,457,669 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.72 2,457,469 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.75 2,457,669 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.76 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46	Common Stock ⁽¹⁾	04/16/2008		S		200	D	\$46.58	2,458,069	D		
Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.64 2,457,769 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.66 2,457,669 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.75 2,456,969 D Common Stock ⁽¹⁾ 04/16/2008 s 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.82 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$4	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.59	2,457,969	D		
Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.66 2,457,669 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ O4/16/2008 S 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.8 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.6	2,457,869	D		
Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.67 2,457,569 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ O4/16/2008 S 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,469 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.64	2,457,769	D		
Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.71 2,457,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ 04/16/2008 s 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.66	2,457,669	D		
Common Stock ⁽¹⁾ Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.73 2,457,369 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ O4/16/2008 S 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ O4/16/2008 S 100 D \$46.8 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ O4/16/2008 S 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.67	2,457,569	D		
Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.75 2,457,069 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ 04/16/2008 s 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.71	2,457,469	D		
Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.76 2,456,969 D Common Stock ⁽¹⁾ 04/16/2008 s 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.73	2,457,369	D		
Common Stock ⁽¹⁾ 04/16/2008 s 200 D \$46.78 2,456,769 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		300	D	\$46.75	2,457,069	D		
Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.8 2,456,469 D Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.76	2,456,969	D		
Common Stock ⁽¹⁾ 04/16/2008 s 100 D \$46.82 2,456,369 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		200	D	\$46.78	2,456,769	D		
Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.83 2,456,069 D Common Stock ⁽¹⁾ 04/16/2008 s 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		300	D	\$46.8	2,456,469	D		
Common Stock ⁽¹⁾ 04/16/2008 S 300 D \$46.84 2,455,769 D	Common Stock ⁽¹⁾	04/16/2008		S		100	D	\$46.82	2,456,369	D		
	Common Stock ⁽¹⁾	04/16/2008		S		300	D	\$46.83	2,456,069	D		
Common Stock ⁽¹⁾ 04/16/2008 S 300 D \$46.85 2.455.469 D	Common Stock ⁽¹⁾	04/16/2008		S		300	D	\$46.84	2,455,769	D		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Common Stock ⁽¹⁾	04/16/2008		S		300	D	\$46.85	2,455,469	D		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																	
1. Title of S	Da	2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)		Disposed	ies Acquired (A) or Of (D) (Instr. 3, 4 and			5. Amount of Securities Beneficially Owned Following Reported		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership		
						Code	v	Amount	(A) or (D) Price		Price	Transaction(c)			(Instr. 4)		
Common												1	07,502	I	By Fairbank Morris		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																	
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Dat if any (Month/Day/Yo	Code	action (Instr.	5. Nu of Deriv Secu Acqu (A) or Dispo of (D) (Instr	rative rities ired r osed)	6. Date Exercisable an Expiration Date (Month/Day/Year)			Amount of		De Se (In	Price of rivative curity str. 5)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)		Date Exercisal		Expiration Date	Title	or	ount nber ires				

Explanation of Responses:

- 1. This transaction was executed pursuant to a trading plan entered into by the Reporting Person on February 1, 2007, in accordance with Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- 2. Due to SEC rules limiting the number of non-derivative transactions that can be reported on a single Form 4, this Form 4 is a continuation of the Form 4 filed for the same date listed above.

Remarks:

"Form 2 of 3"

/s/ Tangela S. Richter (POA) on file for Richard D. Fairbank

04/18/2008

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.